

SERFF Tracking Number:	FRCS-125997338	State:	Arkansas
Filing Company:	Investors Insurance Corporation	State Tracking Number:	41916
Company Tracking Number:	5151		
TOI:	A10 Annuities - Other	Sub-TOI:	A10.000 Annuities - Other
Product Name:	Blended Index Multi-Year IIC-MYBIEND-1208		
Project Name/Number:	LMG/90/90		

Filing at a Glance

Company: Investors Insurance Corporation

Product Name: Blended Index Multi-Year IIC- MYBIEND-1208

TOI: A10 Annuities - Other

Sub-TOI: A10.000 Annuities - Other

Filing Type: Form

SERFF Status: Closed

Co Tr Num: 5151

Co Status: None

Authors: Jana Ellmaker, Aaron Clark

Date Submitted: 01/26/2009

State Tr Num: 41916

State Status: Approved-Closed

Reviewer(s): Linda Bird

Disposition Date: 01/29/2009

Disposition Status: Approved

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: LMG/90

Project Number: 90

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 01/29/2009

State Status Changed: 01/29/2009

Corresponding Filing Tracking Number:

Filing Description:

Our fee of \$50 has been sent by EFT on this same date. The fee is based on the domicile state.

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Large

Group Market Type: Discretionary

Deemer Date:

This form is new and is not intended to replace any previously approved forms.

The endorsement provides for interest to be credited on funds allocated under the specific strategy.

<i>SERFF Tracking Number:</i>	<i>FRCS-125997338</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>5151</i>		
<i>TOI:</i>	<i>A10 Annuities - Other</i>	<i>Sub-TOI:</i>	<i>A10.000 Annuities - Other</i>
<i>Product Name:</i>	<i>Blended Index Multi-Year IIC-MYBIEND-1208</i>		
<i>Project Name/Number:</i>	<i>LMG/90/90</i>		

The Blended Index Multiple-Year Strategy Endorsement allows for interest to be credited for different term periods between 2 and 10 years, as declared by the Company. Each Term Period will commence on the Allocation Date and expire on the same calendar day in the last calendar year of that Term Period. The term period is shown on the data page, and a sample for each contract listed below has been included for information.

The form uses the monthly average point-to-point method and is based on three Indexes: the S&P 500 Index, Nasdaq-100 Index and Dow Jones EURO STOXX 50 Index. Each Index does not reflect dividends paid on the stocks underlying that Index. At the end of the period, interest crediting is based on: 50% from the highest index average, 30% from the second highest index and 20% from the remaining index. The spread will be deducted. While the monthly averaging could be negative, the interest credited will never be less than zero.

The variable information included refers to the Administrative Office information, the company signatures, and the maximum spread as disclosed on the Data Page.

The form is written in clear and simplified language and has passed the Flesch Reading Ease test. The form is in final format subject only to changes in font style, margins, page numbers, ink, and paper stock. Printing standards will not be less than those required under your law.

The strategy endorsement may be used with the previously approved forms listed in the chart below, and it may be used with other filed/approved contracts: This endorsement may be offered to new and existing contract holders.

Form Number/ Form Title/ Approved

IIC-PEIA-1204-0(AR)/ Flexible Premium Deferred Annuity Policy/ 03/08/2005

IIC-PEIA-0706-B(AR)/ Flexible Premium Deferred Annuity Policy/ 08/18/2006

IIC-GEIA-0508-10B(AR)/ Flexible Premium Deferred Annuity Certificate/ 07/03/2008

To the best of our knowledge, this filing is complete and intended to comply with the insurance laws of your jurisdiction.

Company and Contact

Filing Contact Information

(This filing was made by a third party - FC01)

SERFF Tracking Number: *FRCS-125997338* *State:* *Arkansas*
Filing Company: *Investors Insurance Corporation* *State Tracking Number:* *41916*
Company Tracking Number: *5151*
TOI: *A10 Annuities - Other* *Sub-TOI:* *A10.000 Annuities - Other*
Product Name: *Blended Index Multi-Year IIC-MYBIEND-1208*
Project Name/Number: *LMG/90/90*

Aaron Clark, Technician aaron.clark@firstconsulting.com
1020 Central (800) 927-2730 [Phone]
Kansas City, MO 64105 (816) 391-2755[FAX]

Filing Company Information

Investors Insurance Corporation	CoCode: 64939	State of Domicile: Delaware
P.O. Box 56050	Group Code: 749	Company Type:
Jacksonville, FL 32241-6050	Group Name:	State ID Number:
(800) 749-6992 ext. [Phone]	FEIN Number: 93-0465369	

SERFF Tracking Number: FRCS-125997338 State: Arkansas
Filing Company: Investors Insurance Corporation State Tracking Number: 41916
Company Tracking Number: 5151
TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
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Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50.00 per form times one form equals \$50.00. This fee is based on the domicile state.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Investors Insurance Corporation	\$50.00	01/26/2009	25273836

<i>SERFF Tracking Number:</i>	<i>FRCS-125997338</i>	<i>State:</i>	<i>Arkansas</i>
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	01/29/2009	01/29/2009

<i>SERFF Tracking Number:</i>	<i>FRCS-125997338</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>LMG/90/90</i>		

Disposition

Disposition Date: 01/29/2009

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>FRCS-125997338</i>	<i>State:</i>	<i>Arkansas</i>
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Certification of Compliance		Yes
Supporting Document	Authorization		Yes
Supporting Document	Sample Data Pages		Yes
Form	Blended Index Multiple-Year Strategy		Yes
	Endorsement		

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Form Schedule

Lead Form Number: IIC-MYBIEND-1208

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	IIC-MYBIEND-1208	Certificate Amendment, Insert Page, Endorsement or Rider	Blended Index Multiple-Year Strategy Endorsement	Initial		46	IIC-MYBIEND-1208 DIST.pdf

Investors Insurance Corporation

Home Office: Wilmington, DE

Administrative Office: {P. O. Box 100216, Rome, GA 30162-7216 • Telephone (877) 549-7663 (Toll Free)}

BLENDING INDEX MULTIPLE-YEAR STRATEGY ENDORSEMENT

THE ENDORSEMENT

This Endorsement establishes the Blending Index Multiple-Year Strategy for the Contract to which it is attached. If the Endorsement and Contract define the same term, the definition contained in this Endorsement will apply for purposes of this Endorsement. The terms of the Endorsement apply once the Owner allocates Premium Payments or Transfers into this Crediting Rate Strategy. Premium Payments and Transfers allocated to this Crediting Rate Strategy may be further apportioned among the Term Period(s) available. Premium Payments, Transfers and renewals will be applied to the selected Term Period(s) on the Allocation Dates determined by the Company.

For purposes of this Endorsement, Contract refers to the individual annuity policy or to the annuity certificate issued under a group policy.

ALLOCATION DATE

The Allocation Date is the first day of the Term Period. It is the date declared by the Company for the allocation of each Premium Payment, Transfer or renewal into a Term Period under this Crediting Rate Strategy. The Allocation Date occurs within 32 days after: a) the Company's Administrative Office receives the Premium Payment; or b) the date of Transfer or renewal.

INTEREST CREDITED

The Company will calculate any interest to be credited and it will be added to the Strategy Value only at the end of each Term Period. The interest to be credited will be equal to the Strategy Value at the end of the Term Period before any interest is credited multiplied by the Interest Crediting Rate. If the Owner accesses a portion of the Strategy Value before the end of the Term Period, the portion accessed will not be credited interest.

INTEREST CREDITING RATE

The interest crediting rate for the Term Period under this Crediting Rate Strategy will be A minus B, but not less than zero, where:

A equals the sum of:

- Highest Index Average, divided by the Index price on the Allocation Date, minus one, multiplied by 50%, plus
- Second highest Index Average, divided by the Index price on the Allocation Date, minus one, multiplied by 30%, plus
- Remaining Index Average, divided by the Index price on the Allocation Date, minus one, multiplied by 20%.

B equals the Spread.

INDEXES

The Indexes for this Crediting Rate Strategy are the S&P 500 Index, Nasdaq-100 Index and Dow Jones EURO STOXX 50 Index. Each Index does not reflect dividends paid on the stocks underlying that Index.

If: a) the publication of an Index is discontinued; or b) the calculation of an Index is changed substantially, then the Company will substitute another widely published Index. The Company will notify the Owner of the change. The Crediting Rate Strategy that includes the new Index will have a corresponding Spread.

INDEX AVERAGE

At the end of the Term Period, an Index Average will be determined for each Index. There will be a total of three Index Averages. For each Index, the Index Average is the average of its Index Price for the Index Dates that occur during the Term Period.

INDEX DATES

Index Dates begin one month from the Allocation Date. The Index Dates occur on the same numbered day each succeeding month as the Allocation Date. If the same numbered day does not exist in a month, the Company will use the first preceding day that does exist. There are 12 Index Dates for each year of the Term Period.

INDEX PRICE

For each Index, the Index Price will be its closing price on a specified date. If the Index Price is not available for such date, the Index Price used for that date will be the Index Price on the prior trading day for which it is available.

SPREAD

Spread is a rate declared by the Company for each Term Period under this Crediting Rate Strategy, used in the calculation of interest credited to this Crediting Rate Strategy. The Company may declare a new Spread on or before each Allocation Date, and it will remain unchanged during the Term Period. The Maximum Spread is shown on the Contract Data Page.

TERM PERIOD

The Term Period(s) will be between 2 and 10 years, as declared by the Company. Each Term Period will commence on the Allocation Date and expire on the same calendar day in the last calendar year of that Term Period.

TRANSFERS AND RENEWALS

The Owner may request a Transfer into this Crediting Rate Strategy from another Crediting Rate Strategy at any time, subject to any limitations stated in that Crediting Rate Strategy endorsement. Transfers are not allowed if the Term Period would expire after the Maturity Date.

The Owner may request a Transfer to another available Crediting Rate Strategy, subject to any limitations stated in that Crediting Rate Strategy endorsement. The Company's Administrative Office must receive the Owner's request to Transfer from this Crediting Rate Strategy at least 7 days prior to the end of the Term Period. The Transfer will be processed at the end of the Term Period. Transfers are not allowed prior to the end of the Term Period.

If a Transfer to another Crediting Rate Strategy is not requested, the Company will establish a new Term Period. The new Term Period will begin on the Allocation Date and will have a new corresponding Spread. If the Term Period is no longer available or the Term Period extends beyond the Maturity Date, then the Strategy Value will be transferred to the Guaranteed One-Year Strategy.

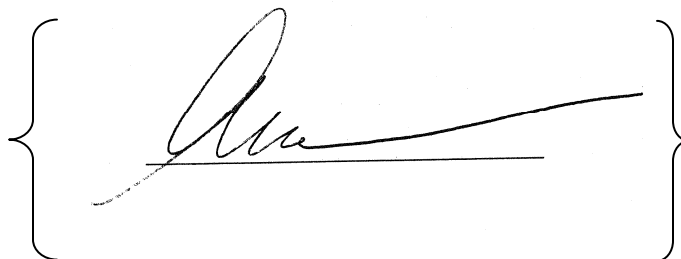
TERMINATION OF ENDORSEMENT

The Company may cease to accept Premium Payments, Transfers or renewals into any Term Period under the Blended Index Multiple-Year Strategy. The Company may terminate this Endorsement at any time by sending to the Owner, at the Owner's last known address, a written notice stating the termination date. The notice will be sent to the Owner at least 30 days in advance of such termination date. Upon termination, the Owner cannot allocate any Premium Payments, Transfers or renewals to this Crediting Rate Strategy. Unless notified by the Owner prior to the Endorsement's termination date, the Strategy Value of the Blended Index Multiple-Year Strategy will be transferred to the Guaranteed One-Year Strategy.

This Endorsement takes effect and ends with the Contract to which it is attached. Nothing contained in this endorsement will be held to change, waive or extend any provisions of the Contract except as stated.



Yves Corcos
President



Maxine Hilary Verne
Secretary

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- Recommend that any person invest in the insurance (annuity) product(s).
- Have any responsibility or liability for or make any decisions about the timing, amount or pricing of insurance (annuity) product(s).
- Have any responsibility or liability for the administration, management or marketing of the insurance (annuity) product(s).
- Consider the needs of the insurance (annuity) product(s) or the owners of the insurance (annuity) product(s) in determining, composing or calculating The Dow Jones EURO STOXX 50[®] or have any obligation to do so.

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 - **The results to be obtained by the insurance (annuity) product(s), the owner of the insurance (annuity) product(s) or any other person in connection with the use of The Dow Jones EURO STOXX 50[®] and the data included in The Dow Jones EURO STOXX 50[®];**
 - **The accuracy or completeness of The Dow Jones EURO STOXX 50[®] and its data;**
 - **The merchantability and the fitness for a particular purpose or use of The Dow Jones EURO STOXX 50[®] and its data;**
- **STOXX and Dow Jones will have no liability for any errors, omissions or interruptions in The Dow Jones EURO STOXX 50[®] or its data;**
- **Under no circumstances will STOXX or Dow Jones be liable for any lost profits or indirect, punitive, special or consequential damages or losses, even if STOXX or Dow Jones knows that they might occur.**

The licensing agreement between the Investors Insurance Corporation and STOXX is solely for their benefit and not for the benefit of the owners of the insurance (annuity) product(s) or any other third parties.

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Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: FRCS-125997338 State: Arkansas
Filing Company: Investors Insurance Corporation State Tracking Number: 41916
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TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
Product Name: Blended Index Multi-Year IIC-MYBIEND-1208
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Supporting Document Schedules

Review Status:

Satisfied -Name: Flesch Certification 01/20/2009
Comments:
Attachment:
AR readability dist.pdf

Review Status:

Satisfied -Name: Certification of Compliance 01/26/2009
Comments:
Attachment:
AR COC DIST.pdf

Review Status:

Satisfied -Name: Authorization 01/26/2009
Comments:
Attachment:
AUTH DIST.pdf

Review Status:

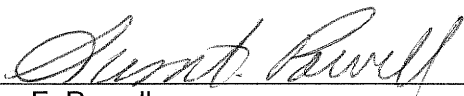
Satisfied -Name: Sample Data Pages 01/26/2009
Comments:
Attachments:
IIC-PEIA-0706-B(AR) Sample DP.pdf
IIC-PEIA-1204-0(AR) Sample DP.pdf
IIC-GEIA-0508-10B Sample DP.pdf

**STATE OF ARKANSAS
READABILITY CERTIFICATION**

COMPANY NAME: Investors Insurance Corporation

This is to certify that the form(s) referenced below has achieved a Flesch Reading Ease Score as indicated below and complies with the requirements of Ark. Stat. Ann. Section 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

Form Number	Score
IIC-MYBIEND-1208	46.1



Susan F. Powell
Executive Vice President


January 20, 2009

Date

**STATE OF ARKANSAS
CERTIFICATION OF COMPLIANCE**

Company Name: Investors Insurance Corporation
Form Title(s): Blended Index Multiple-Year Strategy Endorsement
Form Number(s): IIC-MYBIEND-1208

I hereby certify that to the best of my knowledge and belief, the above form(s) and submission complies with Reg. 19, as well as the other laws and regulations of the State of Arkansas.



Susan F. Powell
Executive Vice President

January 20, 2009

Date



ANNUITY AND LIFE SERVICES

January 20, 2009

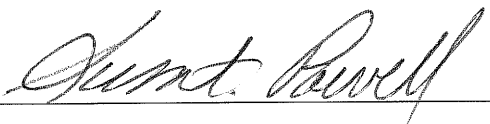
To: The Insurance Commissioner

Authorization

This letter, or a copy thereof, will authorize the consulting firm of First Consulting & Administration, Inc., Kansas City, Missouri, to represent this Company in matters before the Insurance Department.

This Authorization shall be valid until revoked by us.

Investors Insurance Corporation

By: 

Title: Executive Vice President

P.O. Box 56050 • Jacksonville, Florida 32241-6050
8380 Baymeadows Road, Suite 12 • Jacksonville, Florida 32256 • 904-260-6990 • 800-749-6992

Investors Insurance Corporation • Investors Marketing Group
Investors Marketing Group Insurance Services

Investors Insurance Corporation
Flexible Premium Deferred Annuity Policy

DATA PAGE

<p>Annuitant:</p> <p style="margin-left: 40px;">{ John Doe P.O. Box 7873 San Francisco, CA 94120 }</p>	<p>{ Joint Annuitant:</p> <p style="margin-left: 40px;">Jane Doe P.O. Box 7873 San Francisco, CA 94120 }</p>
<p>Owner:</p> <p style="margin-left: 40px;">{ Jim Smith 123 Main Street San Francisco, CA 94120 }</p>	<p>{ Joint Owner:</p> <p style="margin-left: 40px;">Mary Smith 123 Main Street San Francisco, CA 94120 }</p>

Beneficiary: As stated in the copy of the Application attached to this Policy unless subsequently changed in compliance with this Policy's provision.

Benefit Description: Flexible Premium Deferred Annuity		Qualified Type:	{ Nonqualified }
Policy Number:	{ XXX000100 }	Issue Date:	{ 12/01/2008 }
Initial Premium:	{ \$10,000.00 }	Effective Date:	{ 12/01/2008 }
Premium Bonus Amount Percentage:	{ 7.00% }		
Issue Age:	{ 35 }		

{ Beneficiary Rider Plus Current Monthly Deduction Percentage: { XX% } }

{ Initial Rider Basis A: { \$10,000.00 } }

{ Initial Rider Basis B: { \$10,000.00 } }

Crediting Rate Strategies

Strategy Name	Allocation Percentage
{ Guaranteed One-Year Strategy	{ 50% }
{ S&P 500 One-Year Strategy A	{ 0% }
{ S&P 500 One-Year Strategy B	{ 0% }
{ Gold One-Year Strategy	{ 0% }
{ Blended Index One-Year Strategy	{ 25% }
{ Blended Index Multiple-Year Strategy – { Three-Year } Term Period	{ 25% }

The Minimum Guaranteed One-Year Rate is an annualized interest rate of { 1.50% }.

The Minimum Guaranteed Interest Rate for the Base Guarantee is an annualized interest rate of { 1.50% }.

{ For the S&P 500 One-Year Strategy A, the Minimum Participation Rate is { 100% } and the Minimum Annualized Cap is { 3.00% }. }

{ For the S&P 500 One-Year Strategy B, the Minimum Participation Rate is { 120% } and the Minimum Annualized Cap is { 3.00% }. }

{ For the Gold One-Year Strategy, the Minimum Participation Rate is { 100% } and the Minimum Annualized Cap is { 3.00% }. }

{ For the Blended Index One-Year Strategy, the Maximum Spread is { 11% }. }

{ For the Blended Index Multiple-Year Strategy – { Three-Year } Term Period, the Maximum Spread is { 11% }. }

Surrender Charge-Free Withdrawal Percentage is { 10% }.

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DATA PAGE
Investors Insurance Corporation
Flexible Premium Deferred Annuity Policy

Policy #: {XXX000100}
Initial Premium: {\$10,000.00}
Premium Bonus Amount: {\$700.00}
Issue Age: {35}

{Nonqualified}
Issue Date: {12/01/2008}
Effective Date: {12/01/2008}
Maturity Date: {12/01/2074}

{Optional Riders or Benefits: {Beneficiary Rider Plus}}

End of Policy Year	Minimum Guaranteed Annuity Value	Minimum Guaranteed Surrender Value	Death Benefit
{ 1	10,780	8,881	10,998
2	10,861	9,013	11,102
3	10,943	9,148	11,207
4	11,026	9,285	11,313
5	11,110	9,423	11,421
6	11,196	9,563	11,530
7	11,282	9,706	11,641
8	11,370	9,850	11,753
9	11,459	9,996	11,867
10	11,548	11,548	11,982
11	11,639	11,639	12,098
12	11,731	11,731	12,216
13	11,824	11,824	12,335
14	11,919	11,919	12,456
15	12,014	12,014	12,577
16	12,110	12,110	12,700
17	12,207	12,207	12,825
18	12,304	12,304	12,950
19	12,403	12,403	13,076
20	12,502	12,502	13,203
21	12,602	12,602	13,331
22	12,702	12,702	13,459
23	12,803	12,803	13,588
24	12,904	12,904	13,717
25	13,005	13,005	13,846
26	13,106	13,106	13,976
27	13,207	13,207	14,105
28	13,307	13,307	14,233
29	13,407	13,407	14,360
30	13,505	13,505	14,486
31	13,635	13,635	14,652
32	13,809	13,809	14,875
33	13,981	13,981	15,095
34	14,151	14,151	15,313
35	14,318	14,318	15,527
36	14,481	14,481	15,736
37	14,640	14,640	15,940
38	14,793	14,793	16,135
39	14,939	14,939	16,322
40	15,077	15,077	16,499
41	15,206	15,206	16,663
42	15,324	15,324	16,815}

End of Policy Year	Minimum Guaranteed Annuity Value	Minimum Guaranteed Surrender Value	Death Benefit
{ 43	15,432	15,432	16,953
44	15,529	15,529	17,077
45	15,613	15,613	17,184
46	15,683	15,683	17,274
47	15,738	15,738	17,344
48	15,775	15,775	17,392
49	15,793	15,793	17,415
50	15,791	15,791	17,412
51	15,768	15,768	17,384
52	15,726	15,726	17,329
53	15,663	15,663	17,248
54	15,581	15,581	17,144
55	15,481	15,481	17,015
56	15,363	15,363	16,865
57	15,228	15,228	16,692
58	15,076	15,076	16,497
59	14,904	14,904	16,278
60	14,707	14,707	16,025
61	14,471	14,471	15,723
62	14,173	14,173	15,341
63	13,777	13,777	14,834
64	13,242	13,242	14,150
65	12,611	12,611	13,342
66	12,129	12,129	12,724}

All values are based on the Initial Premium shown on the Data Page and assume no additional Premium Payments, Transfers, Withdrawals, Market Value Adjustments or loans {and are adjusted to reflect any Rider Deduction amounts}. Guaranteed values may increase or decrease based on strategy allocations during the life of this Policy. Refer to the Crediting Rate Strategy section of the Data Page for allocations. For the purpose of this illustration, it is assumed all Premium Payments received prior to the Issue Date were applied to this Policy on the Policy's Effective Date.

{The values shown in the Death Benefit column represent this Policy's Death Benefit and any amount of additional Death Benefit provided by the Beneficiary Rider Plus.}

Any Withdrawal in excess of the Surrender Charge-Free Withdrawal amount will be assessed a Surrender Charge as follows:

**TABLE OF SURRENDER CHARGE PERCENTAGES
FOR EACH PREMIUM PAYMENT**

Premium Year 1	18%
Premium Year 2	17%
Premium Year 3	16%
Premium Year 4	15%
Premium Year 5	14%
Premium Year 6	13%
Premium Year 7	12%
Premium Year 8	10%
Premium Year 9	8%
Premium Year 10 and thereafter	0%

Surrender Charges may be waived subject to the provisions of this Policy.

Investors Insurance Corporation
Flexible Premium Deferred Annuity Policy

DATA PAGE

<p>Annuitant:</p> <p>{ John Doe P.O. Box 7873 San Francisco, CA 94120 }</p>	<p>{ Joint Annuitant:</p> <p>Jane Doe P.O. Box 7873 San Francisco, CA 94120 }</p>
<p>Owner:</p> <p>{ Jim Smith 123 Main Street San Francisco, CA 94120 }</p>	<p>{ Joint Owner:</p> <p>Mary Smith 123 Main Street San Francisco, CA 94120 }</p>

Beneficiary: As stated in the copy of the Application attached to this Policy unless subsequently changed in compliance with this Policy's provision.

Benefit Description: Flexible Premium Deferred Annuity		Qualified Type:	{ Nonqualified }
Policy Number:	{ XXXX000100 }	Issue Date:	{ 12/01/2008 }
Initial Premium:	{ \$10,000.00 }	Effective Date:	{ 12/01/2008 }
Issue Age:	{ 35 }		

{ Beneficiary Rider Plus Current Monthly Deduction Percentage: { XX% } }

{ Initial Rider Basis A: { \$10,000.00 } }

{ Initial Rider Basis B: { \$10,000.00 } }

Crediting Rate Strategies

Strategy Name	Allocation Percentage
{ Guaranteed One-Year Strategy	{ 50% }
{ S&P 500 One-Year Strategy A	{ 0% }
{ S&P 500 One-Year Strategy B	{ 0% }
{ Gold One-Year Strategy	{ 0% }
{ Blended Index One-Year Strategy	{ 25% }
{ Blended Index Multiple-Year Strategy – { Three-Year } Term Period	{ 25% }

The Minimum Guaranteed One-Year Rate is an annualized interest rate of { 1.50% }.

The Minimum Guaranteed Interest Rate for the Base Guarantee is an annualized interest rate of { 1.50% }.

{ For the S&P 500 One-Year Strategy A, the Minimum Participation Rate is { 100% } and the Minimum Annualized Cap is { 3.00% }. }

{ For the S&P 500 One-Year Strategy B, the Minimum Participation Rate is { 120% } and the Minimum Annualized Cap is { 3.00% }. }

{ For the Gold One-Year Strategy, the Minimum Participation Rate is { 100% } and the Minimum Annualized Cap is { 3.00% }. }

{ For the Blended Index One-Year Strategy, the Maximum Spread is { 11% }. }

{ For the Blended Index Multiple-Year Strategy – { Three-Year } Term Period, the Maximum Spread is { 11% }. }

Surrender Charge-Free Withdrawal Percentage is { 10% }.

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DATA PAGE
Investors Insurance Corporation
Flexible Premium Deferred Annuity Policy

Policy #: {XXX000100}
Initial Premium: {\$10,000.00}
Issue Age: {35}

{Nonqualified}
Issue Date: {12/01/2008}
Effective Date: {12/01/2008}
Maturity Date: {12/01/2079}

{Optional Riders or Benefits: {Beneficiary Rider Plus}}

TABLE OF GUARANTEED VALUES

End of Year	End of Year Age	Minimum Guaranteed Annuity Value	Minimum Guaranteed Surrender Value	Death Benefit
{ 1	35	10,075	8,881	10,096
2	36	10,151	9,014	10,193
3	37	10,228	9,149	10,292
4	38	10,306	9,286	10,392
5	39	10,386	9,426	10,494
6	40	10,466	9,567	10,597
7	41	10,548	9,710	10,701
8	42	10,630	9,855	10,807
9	43	10,714	10,002	10,914
10	44	10,799	10,799	11,022
11	45	10,885	10,885	11,132
12	46	10,972	10,972	11,244
13	47	11,060	11,060	11,356
14	48	11,149	11,149	11,470
15	49	11,239	11,239	11,586
16	50	11,330	11,330	11,703
17	51	11,422	11,422	11,820
18	52	11,515	11,515	11,939
19	53	11,609	11,609	12,060
20	54	11,753	11,753	12,244
21	55	11,924	11,924	12,463
22	56	12,096	12,096	12,683
23	57	12,270	12,270	12,905
24	58	12,444	12,444	13,129
25	59	12,620	12,620	13,353
26	60	12,796	12,796	13,579
27	61	12,973	12,973	13,806
28	62	13,151	13,151	14,033
29	63	13,328	13,328	14,259
30	64	13,504	13,504	14,485
31	65	13,680	13,680	14,710
32	66	13,854	13,854	14,933
33	67	14,027	14,027	15,154
34	68	14,197	14,197	15,372
35	69	14,364	14,364	15,586
36	70	14,528	14,528	15,796
37	71	14,687	14,687	15,999
38	72	14,840	14,840	16,195
39	73	14,986	14,986	16,382
40	74	15,124	15,124	16,558
41	75	15,252	15,252	16,723
42	76	15,370	15,370	16,874}

End of Year	End of Year Age	Minimum Guaranteed Annuity Value	Minimum Guaranteed Surrender Value	Death Benefit
43	77	15,478	15,478	17,012
44	78	15,574	15,574	17,135
45	79	15,658	15,658	17,242
46	80	15,727	15,727	17,331
47	81	15,781	15,781	17,400
48	82	15,817	15,817	17,446
49	83	15,835	15,835	17,468
50	84	15,832	15,832	17,464
51	85	15,808	15,808	17,434
52	86	15,764	15,764	17,377
53	87	15,699	15,699	17,295
54	88	15,616	15,616	17,189
55	89	15,514	15,514	17,059
56	90	15,395	15,395	16,906
57	91	15,259	15,259	16,731
58	92	15,105	15,105	16,534
59	93	14,931	14,931	16,312
60	94	14,732	14,732	16,057
61	95	14,494	14,494	15,752
62	96	14,194	14,194	15,368
63	97	13,795	13,795	14,857
64	98	13,257	13,257	14,169
65	99	12,622	12,622	13,357
66	100	12,137	12,137	12,736
67	101	11,766	11,766	12,261
68	102	11,482	11,482	11,898
69	103	11,266	11,266	11,620
70	104	11,100	11,100	11,408
71	105	10,973	10,973	11,245}

All values are based on the Initial Premium shown on the Data Page and assume no additional Premium Payments, Transfers, Withdrawals, Market Value Adjustments or loans {and are adjusted to reflect any Rider Deduction amounts}. Guaranteed values may increase or decrease based on strategy allocations during the life of this Policy. Refer to the Crediting Rate Strategy section of the Data Page for allocations. For the purpose of this illustration, it is assumed all Premium Payments received prior to the Issue Date were applied to this Policy on the Policy's Effective Date.

{The values shown in the Death Benefit column represent this Policy's Death Benefit and any amount of additional Death Benefit provided by the Beneficiary Rider Plus.}

Any Withdrawal in excess of the Surrender Charge-Free Withdrawal amount will be assessed a Surrender Charge as follows:

**TABLE OF SURRENDER CHARGE PERCENTAGES
FOR EACH PREMIUM PAYMENT**

Premium Year 1	12%
Premium Year 2	12%
Premium Year 3	12%
Premium Year 4	12%
Premium Year 5	11%
Premium Year 6	10%
Premium Year 7	9%
Premium Year 8	8%
Premium Year 9	6%
Premium Year 10 and thereafter	0%

Surrender Charges may be waived subject to the provisions of this Policy.

Investors Insurance Corporation
Group Flexible Premium Deferred Annuity Certificate

DATA PAGE

Annuitant: { John Doe P.O. Box 7873 San Francisco, CA 94120 }	{ Joint Annuitant: Jane Doe P.O. Box 7873 San Francisco, CA 94120 }
Owner: { Jim Smith 123 Main Street San Francisco, CA 94120 }	{ Joint Owner: Mary Smith 123 Main Street San Francisco, CA 94120 }

Beneficiary: As stated in the copy of the Application attached to this Certificate unless subsequently changed in compliance with this Certificate's provision.

Benefit Description: Group Flexible Premium Deferred Annuity	Qualified Type:	{ Nonqualified }
Certificate Number: { XXX000100 }	Issue Date:	{ 12/01/2008 }
Initial Premium: { \$10,000.00 }	Effective Date:	{ 12/01/2008 }
Premium Bonus Amount Percentage: { 10.00% }		
Issue Age: { 35 }		

{ Beneficiary Rider Plus Current Monthly Deduction Percentage: { XX% } }

{ Initial Rider Basis A: { \$10,000.00 } }

{ Initial Rider Basis B: { \$10,000.00 } }

Crediting Rate Strategies

Strategy Name	Allocation Percentage
{ Guaranteed One-Year Strategy	{ 50% }
{ S&P 500 One-Year Strategy A	{ 0% }
{ S&P 500 One-Year Strategy B	{ 0% }
{ Gold One-Year Strategy	{ 0% }
{ Blended Index One-Year Strategy	{ 25% }
{ Blended Index Multiple-Year Strategy – { Three-Year } Term Period	{ 25% }

The Minimum Guaranteed One-Year Rate is an annualized interest rate of { 1.50% }.

The Minimum Guaranteed Interest Rate for the Base Guarantee is an annualized interest rate of { 1.50% }.

{ For the S&P 500 One-Year Strategy A, the Minimum Participation Rate is { 100% } and the Minimum Annualized Cap is { 3.00% }. }

{ For the S&P 500 One-Year Strategy B, the Minimum Participation Rate is { 120% } and the Minimum Annualized Cap is { 3.00% }. }

{ For the Gold One-Year Strategy, the Minimum Participation Rate is { 100% } and the Minimum Annualized Cap is { 3.00% }. }

{ For the Blended Index One-Year Strategy, the Maximum Spread is { 11% }. }

{ For the Blended Index Multiple-Year Strategy – { Three-Year } Term Period, the Maximum Spread is { 11% }. }

Surrender Charge-Free Withdrawal Percentage is { 10% }.

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DATA PAGE
Investors Insurance Corporation
Group Flexible Premium Deferred Annuity Certificate

Certificate #: {XXX000100}
Initial Premium: {\$10,000.00}
Premium Bonus Amount: {\$1,000.00}
Issue Age: {35}

{Nonqualified}
Issue Date: {12/01/2008}
Effective Date: {12/01/2008}
Maturity Date: {12/01/2074}

{Optional Riders or Benefits: {Beneficiary Rider Plus}}

End of Certificate Year	Minimum Guaranteed Annuity Value	Minimum Guaranteed Surrender Value	Death Benefit
{ 1	10,075	8,881	10,096
2	10,151	9,014	10,193
3	10,228	9,149	10,292
4	10,306	9,286	10,392
5	10,386	9,426	10,494
6	10,466	9,567	10,597
7	10,548	9,710	10,701
8	10,630	9,855	10,807
9	10,714	10,002	10,914
10	10,799	10,799	11,022
11	10,885	10,885	11,132
12	10,972	10,972	11,244
13	11,060	11,060	11,356
14	11,149	11,149	11,470
15	11,239	11,239	11,586
16	11,330	11,330	11,703
17	11,422	11,422	11,820
18	11,515	11,515	11,939
19	11,609	11,609	12,060
20	11,753	11,753	12,244
21	11,924	11,924	12,463
22	12,096	12,096	12,683
23	12,270	12,270	12,905
24	12,444	12,444	13,129
25	12,620	12,620	13,353
26	12,796	12,796	13,579
27	12,973	12,973	13,806
28	13,151	13,151	14,033
29	13,328	13,328	14,259
30	13,504	13,504	14,485
31	13,680	13,680	14,710
32	13,854	13,854	14,933
33	14,027	14,027	15,154
34	14,197	14,197	15,372
35	14,364	14,364	15,586
36	14,528	14,528	15,796
37	14,687	14,687	15,999
38	14,840	14,840	16,195
39	14,986	14,986	16,382
40	15,124	15,124	16,558
41	15,252	15,252	16,723
42	15,370	15,370	16,874}

End of Certificate Year	Minimum Guaranteed Annuity Value	Minimum Guaranteed Surrender Value	Death Benefit
{ 43	15,478	15,478	17,012
44	15,574	15,574	17,135
45	15,658	15,658	17,242
46	15,727	15,727	17,331
47	15,781	15,781	17,400
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49	15,835	15,835	17,468
50	15,832	15,832	17,464
51	15,808	15,808	17,434
52	15,764	15,764	17,377
53	15,699	15,699	17,295
54	15,616	15,616	17,189
55	15,514	15,514	17,059
56	15,395	15,395	16,906
57	15,259	15,259	16,731
58	15,105	15,105	16,534
59	14,931	14,931	16,312
60	14,732	14,732	16,057
61	14,494	14,494	15,752
62	14,194	14,194	15,368
63	13,795	13,795	14,857
64	13,257	13,257	14,169
65	12,622	12,622	13,357
66	12,137	12,137	12,736}

All values are based on the Initial Premium shown on the Data Page and assume no additional Premium Payments, Transfers, Withdrawals, Market Value Adjustments or loans {and are adjusted to reflect any Rider Deduction amounts}. Guaranteed values may increase or decrease based on strategy allocations during the life of this Certificate. Refer to the Crediting Rate Strategy section of the Data Page for allocations. For the purpose of this illustration, it is assumed all Premium Payments received prior to the Issue Date were applied to this Certificate on the Certificate's Effective Date.

{The values shown in the Death Benefit column represent this Certificate's Death Benefit and any amount of additional Death Benefit provided by the Beneficiary Rider Plus.}

Any Withdrawal in excess of the Surrender Charge-Free Withdrawal amount will be assessed a Surrender Charge as follows:

**TABLE OF SURRENDER CHARGE PERCENTAGES
FOR EACH PREMIUM PAYMENT**

Premium Year 1	18%
Premium Year 2	18%
Premium Year 3	17%
Premium Year 4	16%
Premium Year 5	15%
Premium Year 6	14%
Premium Year 7	13%
Premium Year 8	11%
Premium Year 9	9%
Premium Year 10 and thereafter	0%

Surrender Charges may be waived subject to the provisions of this Certificate.